AMENDMENTS TO THE CLAIMS

Applicants respectfully request the following amendments to the claim set:

1.   (currently amended) A method for job-based budget management of a business, the method comprising:

providing a virtual job account and a virtual allocation account which combined correspond to an actual account, <u>wherein</u> each of said <u>virtual job account and said virtual allocation account comprises</u> accounts comprise a balance, which <u>balance</u> represents a fraction of funds available from said actual account;

maintaining a user-defined numerical spending limit for each of the virtual job account <u>and</u> the <u>virtual</u> allocation accounts account;

allocating at least one transaction to at least one of the virtual job <u>account</u> and the virtual allocation accounts account;

automatically adjusting the balance of the virtual accounts account to which the transaction is allocated in real time according to the allocated transaction;

inputting said user defined numerical spending limit and said balance into a computer;

comparing said adjusted balance of the virtual accounts account to which the transaction is allocated to said user-defined numerical spending limit of the corresponding account;

accessing results of said comparison; and

managing said job-based budget based on said results of said comparison.

2

2.   (previously presented) The method of claim 1 wherein the at least one transaction is automatically synchronized with the actual account.

3.   (previously presented) The method of claim 1 wherein the virtual accounts are displayed in a graphical format.

4.   (previously presented) The method of claim 1 wherein the method is performed using wireless communication.

5.   (currently amended) The method of claim 1 wherein the at least one transaction is transmitted both ~~on-line~~ over the Internet and ~~off-line~~ by a method that does not use the Internet.

6.   (currently amended) The method of claim 1 further comprising providing for ~~the~~ submission of invoices.

7.   (currently amended) The method of claim 1 further comprising providing for ~~the~~ submission of purchase orders.

8.   (currently amended) The method of claim 1 further comprising providing for ~~the~~ submission of time sheets.

9.   (original) The method of claim 1 further comprising processing a payroll.

10.   (currently amended) The method of claim 1 further comprising automatically creating at least one virtual job_ account or virtual allocation account_ upon approval of a job quote.

11.   (currently amended) The method of claim 1 further comprising automatically paying the at least one transaction on-line over the Internet.

12-76   (cancelled)

77.   (new) The method of claim 1 further comprising:

providing funding for the actual account so that the actual account is a funded actual account;

providing a plurality of virtual job-based budget accounts corresponding to the funded actual account;

providing a plurality of virtual job-based allocation accounts corresponding to each of the plurality of virtual job-based budget accounts;

inputting into a computer initial balances for said virtual job-based budget accounts corresponding to job-based budgets and wherein said balances comprise a fraction of funds available from said funded actual account;

inputting into a computer initial balances for said virtual job-based allocation accounts wherein said balances comprise a fraction of funds available from said virtual job-based budget accounts;

allocating at least one job-based transaction to at least one of the plurality of virtual job-based allocation accounts;

automatically adjusting the balance of at least one of said plurality of virtual job-based allocation accounts according to the allocated job-based transaction;

comparing said adjusted balance of the at least one of said plurality of virtual job-based allocation accounts to a budgeted amount in real-time;

accessing results of said comparison through said computer; and

managing said job-based budget based on said comparison results.

78.   (new) The method of claim 77 further comprising automatically adjusting the balance of at least one of said plurality of virtual job-based budget accounts corresponding to the at least one of said plurality of virtual job-based allocation accounts adjusted according to the allocated job-based transaction.

79.   (new) The method of claim 78 further comprising automatically adjusting the balance of the funded actual account according to the allocated job-based transaction.

80.   (new) The method of claim 77 wherein the at least one job-based transaction is automatically synchronized with at least one of said plurality of virtual job-based budget accounts.

81.   (new) The method of claim 77 wherein the at least one job-based transaction is automatically synchronized with the actual account.

82.   (new) The method of claim 77 wherein the plurality of virtual job-based allocation accounts are displayed in a graphical format.

83.   (new) The method of claim 77 wherein the plurality of virtual job-based budget accounts are displayed in a graphical format.

84.　　(new) The method of claim 77 wherein the method is performed using wireless communication.

85.　　(new) The method of claim 77 wherein the at least one job-based transaction is transmitted both over the Internet and by a method that does not use the Internet.

86.　　(new) The method of claim 77 further comprising providing for the submission of invoices that correspond to at least one of the virtual job-based allocation accounts.

87.　　(new) The method of claim 77 further comprising providing for the submission of purchase orders that correspond to at least one of the virtual job-based allocation accounts.

88.　　(new) The method of claim 77 further comprising providing for the submission of time sheets that correspond to at least one of the virtual job-based allocation accounts.

89.　　(new) The method of claim 77 further comprising processing a payroll that corresponds to at least one of the virtual job-based allocation accounts.

90.　　(new) The method of claim 77 further comprising automatically creating at least one virtual job-based budget account upon approval of a job quote.

91.   (new) The method of claim 90 further comprising automatically creating a plurality of virtual job-based allocation accounts corresponding to the automatically-created virtual job-based budget account upon automatic creation of the virtual job-based budget account.

92.   (new) The method of claim 77 further comprising automatically paying the at least one job-based transaction on-line.